

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

CECIL P CHARTIER  
DIANA L CHARTIER  
Debtor(s)

Case No. 06-08913

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/26/2006.
- 2) The plan was confirmed on 09/25/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/06/2010.
- 5) The case was converted on 04/20/2010.
- 6) Number of months from filing to last payment: 43.
- 7) Number of months case was pending: 45.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$31,500.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$28,350.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$28,350.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,100.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,389.12
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,489.12**

Attorney fees paid and disclosed by debtor: \$400.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN HOME MORTGAGE	Secured	10,930.17	8,123.22	8,123.22	8,123.22	0.00
AMERICAN HOME MORTGAGE	Secured	NA	NA	NA	0.00	0.00
AMERICREDIT FINANCIAL	Secured	8,996.14	8,775.43	8,775.43	8,775.43	2,329.22
ANDERSON FINANCIAL NETWORK	Unsecured	150.00	NA	NA	0.00	0.00
CHARMING SHOPPES	Unsecured	1,075.00	1,075.49	1,075.49	0.00	0.00
DISCOVER BANK	Unsecured	4,267.00	4,267.59	4,267.59	0.00	0.00
ICS INC	Unsecured	390.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	4,904.00	5,709.47	5,709.47	5,633.01	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	84.23	84.23	0.00	0.00
MRSI	Unsecured	291.00	NA	NA	0.00	0.00
MRSI	Unsecured	291.00	NA	NA	0.00	0.00
MRSI	Unsecured	167.00	NA	NA	0.00	0.00
NATIONAL CAPITAL MANAGEMENT	Unsecured	183.00	446.65	446.65	0.00	0.00
NATIONAL CAPITAL MANAGEMENT	Unsecured	NA	2,165.31	2,165.31	0.00	0.00
NCO FINANCIAL	Unsecured	35,879.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,138.00	1,138.94	1,138.94	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,014.00	2,332.26	2,332.26	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	522.00	710.98	710.98	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	10,162.00	10,162.22	10,162.22	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	3,303.00	2,191.99	2,191.99	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	160.00	301.86	301.86	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	2,378.00	2,404.69	2,404.69	0.00	0.00
SOCIAL SECURITY ADMINISTRATION	Unsecured	18,922.70	17,140.70	17,140.70	0.00	0.00
TRG ACCOUNT SERVICES	Unsecured	50.00	50.00	50.00	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$8,123.22	\$8,123.22	\$0.00
Debt Secured by Vehicle	\$8,775.43	\$8,775.43	\$2,329.22
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$16,898.65</b>	<b>\$16,898.65</b>	<b>\$2,329.22</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5,709.47	\$5,633.01	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$5,709.47</b>	<b>\$5,633.01</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$44,472.91</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$3,489.12</u>	
Disbursements to Creditors	<u>\$24,860.88</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$28,350.00</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 05/10/2010

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.